PrepVault Website & App Terms of Use

1. Acceptance of These Terms

Effective Date: 10/09/2026
These Terms of Use ("Terms") govern your access to and use of the website at prepvault.org, the PrepVault mobile applications, and any related online services, content, and features (together, the "Services") provided by PrepVault Inc., a Nevada corporation ("PrepVault," "we," "us," or "our").
By accessing or using the Services, creating an account, or clicking to accept these Terms, you agree to be bound by them. If you do not agree, do not use the Services. In the PrepVault app, you accept these Terms and the PrepVault Mobile App End User License Agreement (the "EULA") together by tapping "I Agree" on the acceptance prompt shown at account creation or when you first open the app.
Other terms that apply. Our Privacy Policy explains how we collect and use personal information and is part of these Terms. If you use the PrepVault mobile app, the EULA also applies. If the EULA conflicts with these Terms about your license to the app or the app store terms, the EULA controls. On every other matter, these Terms control. If you enroll in a SupplyReady or DisasterDeploy membership, the applicable Membership Terms and the PrepVault Disclosure also apply. If those documents conflict with these Terms on a membership matter, the Membership Terms control.
Please read Section 9 carefully. It contains a binding arbitration agreement, a jury trial waiver, and a class-action waiver that affect how disputes are resolved. Section 9 requires most disputes to be resolved by binding individual arbitration and waives jury trials and class actions. You may opt out within thirty (30) days of first accepting these Terms.

2. Eligibility and Accounts

You must be at least 18 years old and able to form a binding contract to use the Services. The Services are intended for users in the United States.
Some features require an account. You agree to provide accurate, current information and keep it updated. You are responsible for keeping your login credentials confidential and for all activity under your account. Notify us promptly at support@prepvault.org if you suspect unauthorized access.
We may refuse registration, or suspend or close an account, if we reasonably believe information is false or these Terms have been violated.

3. Local Alerts and Preparedness Information

Not an emergency service. The Services, including free local alerts, are

informational only. They are not a substitute for 911, emergency responders, or official warnings from the National Weather Service, FEMA, state or local emergency management, or law enforcement.

In an emergency, call 911 and follow instructions from official authorities. Do not use any feature of the Services, including Report or AI Chat, to request emergency help. **No guarantee of delivery or accuracy.** Alerts may rely on third-party data sources, device settings, location services, and wireless or internet networks outside our control. We do not guarantee that any alert will be sent, received, timely, complete, or accurate, or that it will cover every event affecting your location. You should keep official alert channels, such as Wireless Emergency Alerts, turned on. Do not rely on the Services as your only source of alerts.

Your settings. Location-based alerts require you to enable location permissions and notifications. If you turn these off, change devices, or travel outside a covered area, alerts may not reach you.

General information only. Checklists, guides, articles, and other preparedness content are general information. They are not professional, medical, legal, or safety advice for your specific situation. You are responsible for your own decisions and for the safety of your household and property.

AI Chat. AI Chat responses are generated automatically. They may be inaccurate, incomplete, or out of date, and they are general information only, not emergency, medical, legal, or safety advice. Verify important information with official sources before acting on it.

Reports you submit. If you submit a report about an incident or local conditions, it must be accurate and made in good faith. We may review, edit, remove, or decline to show any report, and we may share reports with other users or with public authorities. We do not verify reports and are not responsible for content submitted by users.

Volunteer features. Volunteer features are offered for community support only. Volunteers are not PrepVault employees, agents, emergency responders, or licensed professionals. Taking part as a volunteer, or accepting help from one, is voluntary and at your own risk.

4. Memberships, Purchases, and Payments

PrepVault offers paid membership programs, currently SupplyReady and DisasterDeploy. Each program's benefits, pricing, billing cycle, renewal, cancellation, and refund rules are set out in its Membership Terms, which you must accept at enrollment.

Payments are processed by our third-party payment processor, Stripe. By providing payment information, you authorize us and Stripe to charge your payment method for the amounts you agree to, including recurring charges where applicable. Your payment information is handled
under Stripe's own terms and privacy policy; PrepVault does not store full card numbers. Prices and program features may change. We will give notice of price

changes to existing members as required by the Membership Terms and applicable law.

Deleting the app does not cancel a membership. Deleting the app or your account does not by itself cancel a paid membership or stop its billing. To cancel, follow the cancellation steps in your Membership Terms.

5. Acceptable Use

You agree to use the Services only for lawful purposes and in line with these Terms. You will not:

- Violate any law or the rights of others, including privacy and intellectual property rights
- Submit false emergency reports, misleading information, or content intended to cause panic
- Access or attempt to access accounts, systems, or data you are not authorized to use
- Scrape, crawl, data-mine, or copy the Services or alert data by automated means without our written permission
- Reverse engineer, decompile, or modify the Services, except where the law expressly allows it
- Upload viruses, malware, or anything that interferes with the Services or other users
- Resell, sublicense, or commercially exploit the Services or alerts without our written permission
- Impersonate any person or misrepresent your affiliation with any person or organization

We may investigate violations and take any action we consider appropriate, including removing content, suspending access, and cooperating with law enforcement. These rules also apply to your use of the PrepVault app, together with the license restrictions in the EULA.

6. Intellectual Property

Our content. The Services and all content, software, text, graphics, logos, and trademarks in them, including the PrepVault, SupplyReady, and DisasterDeploy names, are owned by PrepVault or its licensors and protected by law. We grant you a limited, personal, non-exclusive, non-transferable, revocable license to use the Services for your own non-commercial purposes under these Terms. All other rights are reserved. Your license to install and use the PrepVault app is set out in the EULA.

Your content. If you submit content, such as profile details, household information,

reviews, or messages, you keep ownership of it. You grant PrepVault a non-exclusive, worldwide, royalty-free license to host, use, and display that content as needed to operate and improve the Services. You confirm you have the right to submit it.

Feedback. If you send us suggestions or ideas, we may use them without restriction or compensation to you.

Copyright complaints. If you believe content on the Services infringes your copyright, send a notice to support@prepvault.org with the details required by the Digital Millennium Copyright Act.

7. Third-Party Services and Links

The Services may link to, or rely on, third-party websites, data providers, app stores, and services, including Stripe, mapping and weather data sources, and Apple and Google app stores. We do not control and are not responsible for third-party content, products, availability,
or practices. Your use of third-party services is governed by their own terms and privacy policies.

If you download our app from the Apple App Store or Google Play, you also agree to that store's terms. The store is not a party to these Terms and has no obligation to support the app. Additional terms for Apple App Store and Google Play users are set out in Sections 8 and 9 of the EULA.

8. Disclaimers, Limitation of Liability, and Indemnification

Disclaimer of warranties. THE SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE." TO THE FULLEST EXTENT ALLOWED BY LAW, PREPVAULT DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. WE DO NOT WARRANT THAT THE SERVICES OR ANY ALERT WILL BE UNINTERRUPTED, TIMELY, SECURE, ERROR-FREE, OR ACCURATE.

Limitation of liability. TO THE FULLEST EXTENT ALLOWED BY LAW, PREPVAULT AND ITS OFFICERS, DIRECTORS, EMPLOYEES, AND AGENTS WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, OR FOR LOSS OF PROPERTY, DATA, PROFITS, OR GOODWILL, ARISING FROM YOUR USE OF OR INABILITY TO USE THE SERVICES, INCLUDING ANY ALERT THAT IS DELAYED, INACCURATE, OR NOT DELIVERED.

OUR TOTAL LIABILITY FOR ALL CLAIMS RELATING TO THE SERVICES WILL NOT EXCEED THE GREATER OF (A) THE AMOUNTS YOU PAID PREPVAULT

IN THE 12 MONTHS BEFORE THE CLAIM, OR (B) $100.
Some states do not allow certain warranty exclusions or liability limits, so some of the above may not apply to you. Nothing in these Terms limits liability that cannot be limited by law.
Indemnification. You agree to defend, indemnify, and hold harmless PrepVault and its officers, directors, employees, and agents from claims, losses, and expenses, including reasonable attorneys' fees, arising from your misuse of the Services, your content, or your violation of these Terms or of any law.

9. Dispute Resolution and Governing Law

Please read this section carefully. It affects your legal rights, including your right to bring a lawsuit in court.
Informal resolution first. Before beginning arbitration, you agree to contact us at support@prepvault.org with a written description of your dispute and the resolution you are seeking. We will attempt in good faith to resolve the dispute with you. Either party may begin arbitration if the dispute is not resolved within sixty (60) days of that notice. Any statute of limitations or other filing deadline is paused during that 60-day period.
Binding individual arbitration. Where permitted by law, any dispute or claim arising out of or relating to these Terms, the EULA, or your use of the Services that is not resolved informally will be resolved by binding individual arbitration administered by the American Arbitration Association under its Consumer Arbitration Rules, available at www.adr.org. The arbitration will be conducted by a single arbitrator. Unless you and PrepVault agree otherwise, any hearing will be held by video or telephone, or in the county of your residence if an in-person hearing is required.
Jury trial waiver. You and PrepVault each waive any right to a jury trial, to the extent permitted by law.
Class-action waiver. You and PrepVault each waive any right to participate in a class, collective, consolidated, or representative action, to the extent permitted by law.
If the class action waiver cannot be enforced. If the class action waiver is found unenforceable as to a particular claim or request for relief, that claim or request will be severed and decided in court, and all other claims will remain in arbitration.
Coordinated filings. If twenty-five (25) or more similar arbitration demands are filed against PrepVault by or with the coordination of the same counsel or coordinated counsel, the AAA Mass Arbitration Supplementary Rules will apply to those demands, and the parties will cooperate with the process arbitrator and global mediation procedures provided for in those rules.
Opt-out. You may opt out of this arbitration agreement by emailing support@prepvault.org within thirty (30) days of first accepting these Terms, stating your name and that you opt out of arbitration. Opting out will not affect your account or any membership in any way. **Exceptions.** If your state's law does not permit

arbitration or class-action waivers for certain claims, those specific claims may be brought in court as required, and this does not affect the enforceability of the remaining provisions. Nothing in this section prevents either party from bringing an individual claim in small claims court.

Governing law and venue. These Terms are governed by the laws of the State of Nevada, without regard to conflict-of-law rules. For any matter not subject to arbitration, you agree to the exclusive jurisdiction of the state and federal courts located in Clark County, Nevada.

10. Termination, Changes, and General Terms

Termination. You may stop using the Services at any time. We may suspend or end your access if you violate these Terms or if we discontinue the Services. Sections that by their nature should survive, including Sections 6, 8, and 9, survive termination.

Changes to the Services. We may add, change, or discontinue features, including alert coverage areas, at any time.

Changes to these Terms. We may update these Terms. We will post the new version with an updated Effective Date and, for material changes, give reasonable notice by email or in the Services.For changes that are not material, continued use after the change takes effect means you accept the updated Terms. For material changes, we will show the acceptance prompt again, and you will need to tap or click "I Agree" to continue using the Services.

General. These Terms, with the Privacy Policy, the EULA, and any applicable Membership Terms, are the entire agreement between you and PrepVault about the Services. If any provision is unenforceable, the rest remains in effect. Our failure to enforce a provision is not a waiver. You may not assign these Terms without our consent; we may assign them in connection with a merger, acquisition, or sale of assets. We are not liable for delays caused by events beyond our reasonable control, including natural disasters and network outages.

Contact us. PrepVault Inc. 732 S 6TH ST #8310 LAS VEGAS, NV, 89101, USA, Phone: 1-833-914-7233, support@prepvault.org